



# The Northland Advantage<sup>SM</sup>

WE CAN MAKE IT AN ADVANTAGE FOR YOU



# ABOUT US

At Northland, we provide insurance coverages and services for two market segments:

**Truck** – our largest customer segment, consisting of owner-operators to fleets hauling a wide variety of goods

**Public auto** – businesses that transport passengers, including limousine and shuttle services

Our customers range from independent owner-operators to companies that have large fleets of vehicles and more complex requirements.

We have helped protect transportation businesses since 1948. In our nearly 70 years in the industry, we have learned a lot about what it takes to keep our customers on the road, safely and profitably. The total of this knowledge makes up the Northland Advantage<sup>SM</sup>. We can make it an advantage for you, too.

## We know the transportation industry

### We know the ins and outs

The majority of transportation companies believe the business environment is getting riskier. Transportation company owners want to work with people who intimately know their business – we know it inside and out from:

- Federal regulations
- Regional conditions and issues
- The transportation industry
- Your business

Look to Northland with our dedicated account team, and deep expertise in underwriting, claim, risk control and legal services.

> Our customers can be confident that we know how to help them protect their business.

### We know the road

Northland has nearly 70 years of insuring transportation companies like yours. We have seen and adapted to the changes the transportation industry has gone through, and understand your needs.

Northland offers you:

- The financial strength of one of the largest commercial carriers in the U.S.; we can withstand the ups and downs
- One of the longest tenured transportation insurance carriers in the industry. We remain steady and committed while other insurance carriers have come and gone
- One of the only transportation insurance carriers to be rated A++ by A.M. Best\*

> We will be there for you when you need us.

## The coverage our customers need

### We know the nuts and bolts

With our lengthy history, expertise and dedication to the transportation industry, Northland has designed its coverages to provide the best protection possible. Northland has the products and underwriting expertise to tailor insurance solutions to meet your unique needs.

Our offerings include:

- Liability
- Physical damage
- General liability
- Cargo
- Inland marine
- Workers compensation
- Free regulatory filings with same-day service

> You will have the coverage you need, when you need it.



## Claim services

### We know what can go wrong

Downtime equals lost revenue, and we do everything possible to minimize it. Our dedicated claim professionals are located across the country, and will respond to your claim with speed and convenience. We know how to manage transportation claims and minimize your claim costs.

Northland offers:

- Claim reporting 24/7/365
- Risk control forensic labs assist with accident investigation
- Rapid response team deployment which get to accident sites early, preserve evidence and build a strategic defense foundation
- Dedicated claim professionals that train at Travelers Claim University, the industry's only heavy equipment lab for hands-on training

> In the event of a loss, we know how to get you back on the road quickly.



## Legal services

### We know the bumps

With hundreds of thousands of truck and public auto accidents every year, litigation is an outcome that could be long, stressful and costly. If you need legal representation, we will be there to help and manage the process. Northland offers:

- 90+ in-house dedicated litigation attorneys covering 35 states who handle accident investigations and transportation litigation
- For the 15 remaining states, Northland offers designated outside panel counsel with transportation expertise
- 18 dedicated investigators within our law offices across the country
- Early identification and retention of appropriate expert witnesses to fortify defense strategies

Northland has one of the nation's largest transportation-dedicated legal teams to stand by you throughout the legal process.

> We will be there for you when you need us.



## Risk control services

### We know how to keep you moving

Good risk control is good business. Northland offers risk control professionals to help reduce your risk and improve safety practices. This can result in fewer claims, and the savings could improve your bottom line.

Northland offers:

- Risk control consultants that actively work with your business
- Safety and risk analyses
- Industry-leading tools, resources and services
- Best practices consultation
- Safety and training resources via our customer portal
- Safety and driver coaching through telematics

> Let Northland help you manage risks, and improve your bottom line.





## Cargo security for our trucking customers

### We know who did it

Cargo theft costs \$15-30 billion annually. Unique in the transportation industry, Northland offers cargo-theft investigation and cargo-security consultation services. These services, called the Special Investigations Group (SIG), recover millions of dollars in cargo every year.

#### SIG provides:

- Investigators with law enforcement backgrounds
- Cargo theft investigation training to law enforcement agencies
- Efforts and expertise recognized by law enforcement and federal agencies
- Contributions to breaking up multiple organized cargo-theft rings, resulting in numerous arrests

> Let Northland, through SIG, help improve your cargo security and minimize loss in case of theft.



## Industry involvement

### We know the industry

Compliance issues are a major concern for the transportation industry. Northland carefully monitors legislation to measure its impact on the industry and our customers. We advocate for a fair and stable industry, and work to shape statutes, regulations and judicial precedent.

Our involvement includes:

- National Limousine Association
- American Trucking Associations
- Defense Research Institute
- National Commercial Vehicle and Cargo Theft Task Force
- National Truck & Heavy Equipment Claims Council
- State trucking associations
- Trucking Industry Defense Association (TIDA)
- Transportation Lawyers Association (TLA)
- Truckload Carriers Association
- Virginia Tech Transportation Institute (VTTI)



## Trusted provider

### We know what it takes

When you have the Northland Advantage<sup>SM</sup>, you can focus on what is truly important, growing your business.

With your agent's help, you will not have to worry about:

- Having the right coverages
- Who will defend you if you are sued?
  - Will you be able to pay for attorney's fees?
  - Will you be able to dedicate the time necessary for litigation?
- Who will advise you on what to do if there is a change in your business?
- Who will be there for you in case of an accident?

> You can trust that the Northland Advantage<sup>SM</sup> will be there for you now and in the future.



# The Northland Advantage<sup>SM</sup>

VISIT US AT [NORTHLANDINS.COM](http://NORTHLANDINS.COM)

Insurance is all about providing the protection that gives people peace of mind. Northland and the agents who distribute our products have done that for countless transportation businesses since we opened our doors in 1948.

Today, we're one of the top transportation insurance providers in the nation, known for working closely with agents and customers to assess risk, improve safety and deliver affordable insurance products tailored to each customer's unique needs – delivering the Northland Advantage<sup>SM</sup>.

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St. Paul, MN 55102  
800.237.9334

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One Tower Square  
Hartford, CT 06183  
800.842.9914



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\*A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit [travelers.com](http://travelers.com). Ratings listed herein are current, are used with permission, and are subject to changes by the rating services. For the latest rating, access [ambest.com](http://ambest.com).

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